

## REMARKS

Applicant submits this SUPPLEMENTAL Reply to the Office Action mailed November 1, 2006, and in reply to the Examiner Interview of February 6, 2007. Claims 1-40 were pending in the application. No new matter is added by this Reply and support for all amendments is found in the originally-filed specification, claims and drawings. Reconsideration is respectfully requested.

Applicants thank Examiners Gilligan and Cobanoglu for the courtesies extended during the Examiner interview on February 6, 2007 with Applicants' attorney and Guy James Labelle, one of the inventors. During the call, the Examiners agreed that Applicants' system appeared to have many unique features.

As suggested by the Examiner, Applicants cancel claims 23-25 without prejudice to filing one or more claims having similar subject matter in other patent applications.

The Examiner rejects claims 1-3, 6, 7, 10-16, 19-27, and 29-40 under 35 U.S.C. 103(a) as being unpatentable over the information available from the website of InsureMarket in view of Shavit et al., U.S. Patent No. 4,799,156 ("Shavit"), Hele et al., Pub. No. 2002/0111835 ("Hele"), and information from the websites of Progressive and Amexinsurance. Applicants respectfully traverse this rejection.

Applicants assert that the above amendments render this rejection moot.

Claims 2-3, 6, 7, 10-14, 16, 19-22, 27 and 29-40 variously depend from independent claims 1, 15 and 26 and include all elements thereof. As such, Applicants assert that Claims 2-3, 6, 7, 10-14, 16, 19-22, 27 and 29-40 are differentiated from the cited references for the same reasons as set forth above, as well as in view of their own respective features.

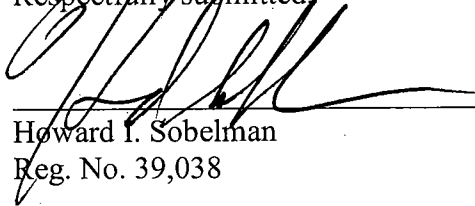
The Examiner next rejects claims 4-5, 8-9, 17-18 and 28 under 35 U.S.C. 103(a) as being unpatentable over the information available from InsureMarket, Shavit, Hele, Progressive, Amexinsurance and further in view of Freedman, Pub. No. 2002/0002475 ("Freedman"). Applicants respectfully traverse this rejection.

Applicants assert that the above amendments render this rejection moot.

Claims 4-5, 8-9, 17-18 and 28 variously depend from independent claims 1, 15, 23 and 26 and include all elements thereof. As such, Applicants assert that Claims 4-5, 8-9, 17-18 and 28 are differentiated from the cited references for the same reasons as set forth above, as well as in view of their own respective features.

In view of the foregoing, Applicants respectfully submit that the pending claims are allowable over the prior art of record. Accordingly, Applicants respectfully request allowance of all pending claims. Should the Examiner wish to further discuss any of the above in greater detail or deem that further amendments should be made to improve the form of the claims, the Examiner is invited to telephone the undersigned. If an extension of time is required, or if any other fee is required (other than an issue fee), please consider this to be a petition therefore and deduct any necessary fees from Deposit Account 19-2814.

Respectfully submitted,

  
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